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EXHIBIT # 8
DATE Feb 9th
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January 21, 2011

The Honorable Pat Ingraham, Chair
House State Administration Committee
Montana House of Representatives
P.O. Box 200400
Helena, MT 59620-0400

Dear Rep. Ingraham and Committee Members:

Re: Proposed Elimination of the Journal Requirement for Montana Notaries Public
Our Special Files MT 7013 and MT 7999

CNA Surety, through its principal subsidiary Western Surety Company, is one of the largest providers of notary public bonds in the United States. Currently, 30 states require notaries to be bonded. We would like to comment on the importance of requiring notaries to keep a journal.

The Model Notary Act (developed by the National Notary Association) provides for a mandatory journal requirement as a necessary tool to ensure proper notary accountability. CNA Surety strongly supports this requirement because it serves to protect both the notary and the consumer utilizing a notary's services.

The surety industry in general and our Company specifically have seen a significant increase in claim activity in recent years. This is primarily due to economic conditions, and most of the claims involve financial transactions, such as the sale of motor vehicles, or real estate transactions. A notary's journal has proven to be a very valuable tool in determining the validity of a claim, should one occur, because it documents when the notarization took place, the circumstances of the notarization and the authentication of the people involved in the transaction. This helps to protect the notary if they have acted properly, or the consumer if they have not.

Oftentimes, a claim against a notary bond is just a small part of a larger lawsuit against an individual or business. The validity of a claim against a notary can have significant consequences in a much larger lawsuit.

While it may seem somewhat burdensome to have to fill out a journal, the consequences of not having such a journal can be significant, not only for the notary but for anyone for whom they work. For that reason, we would strongly urge that the journal requirement be retained in Montana's notary public law.

Sincerely,

William G. Peterson
Vice President, Public Affairs Officer

WGP:jg